Missouri Housing Trust Fund
FY 2026 Final Allocation Plan

General Information:
The Missouri Housing Development Commission (MHDC) is charged with the responsibility of administering the Missouri Housing Trust Fund. The State Legislature created the Missouri Housing Trust Fund in 1994, pursuant to RSMo 59.319. Monies in the fund shall be used solely for the purposes established by RSMo 215.034 - 215.039.

All intended recipients assisted by the Missouri Housing Trust Fund shall be individuals and families with incomes at or below 50 percent of the area median income for the geographic area adjusted for family size, and 50 percent of the recipients must have incomes at or below 25 percent of the area median income for the geographic area adjusted for family size.

Establishment of Funds:
The Missouri Housing Trust Fund is supported by a recording fee of $3 for each real estate document filed in the state of Missouri. Therefore, the amount of funds that can be allocated by MHDC is dependent upon the level of real estate recording activity.

Grant Type Allocation:
MHDC has identified the following grant types as categories to meet the needs of Missourians:

1. **Housing Assistance:** Available to organizations that provide housing assistance to literally homeless individuals and families.
2. **Emergency Assistance:** Available for organizations that provide housing assistance to individuals and families at immediate risk of becoming homeless or fleeing domestic violence.
3. **Operating Funds:** Available for organizations that provide housing or housing services for the purpose of paying salaries and benefits necessary for operation of the organization. Priority will be given to Operating Funds requests that are paired with another MHTF grant type.
4. **Home Repair or Modifications:** Available to organizations that provide housing services for the payment of certain repairs or modifications of homeowner-occupied single-family homes.
5. **Construction / Rehabilitation:** Available for organizations that provide housing for the purpose of payment of costs of new construction or modification or rehabilitation of existing facilities.
6. **Administrative Funds:** Available for organizations that apply for Housing Assistance, Emergency Assistance, Operating Funds or Home Repair for the purpose of supporting the administration of MHTF.

It is the purpose of the Missouri Housing Trust Fund to serve the greatest housing and housing service needs in the state with attention given to the lowest-income residents in the areas where those needs exist. These established grant types allow the Missouri Housing Trust Fund's limited resources to be dedicated to services that best serve the population in greatest need.

Cap on Funds Requested:
Applicants may not request funds in excess of $150,000 per grant type with a maximum of $300,000 per application, per region.

Nonprofit Allocation:
As mandated by the Missouri Housing Trust Fund legislation, 30 percent of the Missouri Housing Trust Fund allocation will be set aside for proposals sponsored by nonprofit organizations. Any funds recaptured will be reallocated at the discretion of MHDC.

Geographic Allocation:

Allocation Area:	**Distribution Percentage:**
St. Louis Metropolitan Area: Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis and Warren Counties	23%
Kansas City Metropolitan Area: Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray Counties	19%
North Region: Adair, Andrew, Atchison, Buchanan, Carroll, Chariton, Clark, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Knox, Lewis, Linn, Livingston, Macon, Marion, Mercer, Monroe, Nodaway, Pike, Putnam, Ralls, Randolph, Schuyler, Scotland, Shelby, Sullivan and Worth Counties	15%
Central Region: Audrain, Bates, Benton, Bollinger, Boone, Callaway, Camden, Cape Girardeau, Cole, Cooper, Crawford, Gasconade, Henry, Howard, Iron, Johnson, Madison, Maries, Miller, Moniteau, Montgomery, Morgan, Osage, Perry, Pettis, Phelps, Pulaski, Saline, St. Clair, St. Francois, Ste. Genevieve and Washington Counties	20%
South Region: Barry, Barton, Butler, Carter, Cedar, Christian, Dade, Dallas, Dent, Douglas, Dunklin, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Mississippi, New Madrid, Newton, Oregon, Ozark, Pemiscot, Polk, Reynolds, Ripley, Scott, Shannon, Stoddard, Stone, Taney, Texas, Vernon, Wayne, Webster and Wright Counties	23%

Recommendations for geographic distribution are based on 2024 estimated population as reported by U.S. Census Bureau, poverty population, housing cost burden as reported by U.S. Census Bureau, and 2024 Point-in-Time Count Data as reported by each Missouri Continuum of Care.